## Case 17-15180-amc Doc 11 Filed 08/17/17 Entered 08/18/17 01:11:57 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: John Wikiera, Jr. Dawn Wikiera Debtors Case No. 17-15180-amc Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 1 Date Rcvd: Aug 15, 2017 Form ID: 309I Total Noticed: 15

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2017. +John Wikiera, Jr., Dawn WIRICE, 701 MARKET STREET, 3627 almond street, db/idb Philadelphia, PA 19134-5516 BNY MELLON INDEPENDENCE CENTER, 13960223 SUITE 5000. Philadelphia, PA 19106-1541 po box 65250, salt lake city, UT 84165-0250 13960226 Select Portfolio Servicing, 13964073 +US Dept of Education/Mohela, 633 Spirit Dr, Chesterfield, MO 63005-1243 13960221 900 route 109, cape may, NJ 08204-5259 +cape may urgent care, +judith mcfadden, 3386 memphis street, philadelphia, PA 19134-4510 13960222 iagnostics, po box 740775, cincinnati, OH 45274-0775 po box 60578, los angeles CA 20060 0577 13960224 +louis van de beek md, 2020 e allegheny ave, philadelphia, PA 19134-3817 13960225 quest diagnostics. 13960227 visa, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: BrianEvesLaw@gmail.com Aug 16 2017 01:41:38 BRIAN C. EVES, P.O. Box 0713, Law Offices of Brian C. Eves, New Hope, PA 18938-0713 +E-mail/Text: notice@ph13trustee.com Aug 16 2017 01:42:39 WILLIAM C. MILLER, Esq. tr 1234 Market Street, Chapter 13 Trustee, Suite 1813, Philadelphia, PA 19107-3704 E-mail/Text: bankruptcy@phila.gov Aug 16 2017 01:42:23 smg City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 16 2017 01:41:58 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946. Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 16 2017 01:42:08 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 16 2017 01:42:01 United States Trustee, ust Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2017 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2017 at the address(es) listed below:

BRIAN C. EVES on behalf of Debtor John Wikiera, Jr. BrianEvesLaw@gmail.com BRIAN C. EVES on behalf of Joint Debtor Dawn Wikiera BrianEvesLaw@gmail.com

REBECCA ANN SOLARZ on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of WaMu Asset-Backed Certificates WaMu Series 2007-HE1 Trust bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

Case 17-15180-amc Doc 11 Filed 08/17/17 Entered 08/18/17 01:11:57 Desc Imaged

		<u> </u>				
Information to i	ormation to identify the case:					
Debtor 1	John Wikiera Jr.	Social Security number or ITIN xxx-xx-5312				
	First Name Middle Name Last Name	EIN				
Debtor 2	Dawn Wikiera	Social Security number or ITIN xxx-xx-4405				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
United States Bankı	ruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 7/31/17				
Case number: 17-	–15180–amc					

## Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/15

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	John Wikiera Jr.	Dawn Wikiera
2.	All other names used in the last 8 years		
3.	Address	3627 almond street Philadelphia, PA 19134	3627 almond street Philadelphia, PA 19134
4.	<b>Debtor's attorney</b> Name and address	BRIAN C. EVES Law Offices of Brian C. Eves P.O. Box 0713 New Hope, PA 18938–0713	Contact phone 215 200–6389 Email: <u>BrianEvesLaw@gmail.com</u>
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	www.pacer.gov.		Contact phone (215)408–2800 Date: 8/15/17

For more information, see page 2

# Case 17-15180-amc Doc 11 Filed 08/17/17 Entered 08/18/17 01:11:57 Desc Imaged Certificate of Notice Page 3 of 3

Debtor John Wikiera Jr. and Dawn Wikiera

Case number 17-15180-amc

7.	Meeting of creditors			
Debtors must attend the meeting to be questioned under oath. In a joint		September 13, 2017 at 9:30 AM	Location: Suite 18–341, 1234 Market Street, Philadelphia,	
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8.	Deadlines The bankruptcy clerk's office must eceive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 11/12/17	
required filing fee by the following deadlines.		<ul> <li>You must file:</li> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 12/12/17	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 1/27/18	
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on:  10/17/17 at 10:00 AM, Location: Courtroom #5, 900 Market		
10	). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.		
11	1. Filing a chapter 13 bankruptcy case  Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
12	12. Exempt property  The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property clexempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you be the law does not authorize an exemption that debtors claimed, you may file an objection by the deadling the law does not authorize an exemption that debtors claimed, you may file an objection by the deadling the law does not authorize an exemption that debtors claimed, you may file an objection by the deadling that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadling that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadling that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadling that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadling that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadling that the law does not authorize an exemption that debtors claimed the law does not authorize an exemption that debtors claimed the law does not authorize an exemption that debtors claimed the law does not authorize an exemption that debtors claimed the law does not authorize an exemption that debtors claimed the law does not authorize an exemption that debtors claimed the law does not authorize an exemption that debtors claimed the law does not authorize an exemption that debtors claimed the law does not authorize an exemption that debtors claimed the law does not authorize an exemption that debtors claimed the law does not authorize an exemption that debtors claimed the law does not authorize an exemption that debtors claimed the law does not authorize an exemption that debtors claimed the law does not authorize		ter 7. Debtors must file a list of property claimed as ffice or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that	
13. Discharge of debts  Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all o a debt. However, unless the court orders otherwise, the debts will not be discharged until all p under the plan are made. A discharge means that creditors may never try to collect the debt frequency debtors personally except as provided in the plan. If you want to have a particular debt except discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a dof any of their debts under 11 U.S.C. § 1328(f), you must file a motion.		debts will not be discharged until all payments ors may never try to collect the debt from the u want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge		